Index of 1939 Articles

The Following Feature Articles Appeared in Credit and Financial Management

During the 12 Months Closing With the December 1939 Issue.

ACCOUNTING—

Operating Statements
by Rhae M. Swisher.....Jan.
Let's See the Record
by P. J. Wedge.....May
Limitations of Utilizing Accounting Information for Credit Purposes
by Albert Siegel.....July
Accounting as Credit Aid
by William Margulies.....Sept.
Extensions of Auditing Procedure Affecting Credit Analysis
by Albert Siegel.....Dec.

ASSOCIATION—

Statement of Policy.....August
Petroleum Refiners to Hold Annual Conference in Chicago Oct. 23-25..Sept.
Industry Group Committees.....Sept.
NACM as a Business Force
by Russell Deupree.....Dec.

BANKING—

Credit Information from Banks
by O. P. Decker and Paul C. Raymond.....May
How Banks Lend
by Gurden Edwards.....Aug.
Bank Credit and Business
by L. A. Partridge.....Aug.

BANKRUPTCY—

New Yorkers Warn of Bankruptcy Dangers.....Jan.
Bankruptcy General Orders.....Mar.
First Year of Chandler Act
by Paul H. King.....July
S. E. C. Activities in Bankruptcies
by Samuel O. Clark, Jr.....Aug.
Opposes Salary Plan for Referees.....Aug.
Bankruptcy Developments in 76th Congress, 1st Session
by C. F. Baldwin.....Oct.

BOOK REVIEW—

Consumer Credit and Its Uses
by Charles O. Hardy.....Mar.
Psychology for Business and Industry
by Herbert Moore.....Mar.
Cause and Control of the Business Cycle
by E. C. Harwood.....Mar.
Social Security Taxation and Records
by Calvin E. Favinger and Daniel A. Wilcox.....Mar.
Federal Income Tax Specimen Returns.....Mar.
Legislative History of Federal Income Tax Laws
by J. S. Seidman.....Mar.
Principles of Marketing
by Harold H. Maynard.....Apr.
Carter Glass—A Biography
by Rixey Smith and Norman Beasley..Apr.
Annotations on Small Loan Laws
by F. B. Hubachek.....Apr.
Practical Credit Analysis
by Eugene S. Benjamin.....June
Adjusting Your Business to the New Legislation
Tax Research Institute of America..July
Practical Bank Credit
by Roy A. Foulke & Herbert V. Prochnow.....Sept.
Government and Economic Life
by L. S. Lyon, M. W. Watkins and Victor Abramson.....Dec.

BUSINESS FINANCE AND MANAGEMENT—

Credit Outlook for 1939
by J. W. Lerner.....Feb.
Wholesale Druggists' Sales Down About 6%.....Mar.
Should Assignments Be Secret?
by C. F. Baldwin.....Mar.
Thirty-Two Millions at 5%
by Russell G. Smith.....Apr.
Review of Wholesaling in 1938
by J. Harold Stehman.....May
Future of Wholesaling
by George J. Hearn, Jr.....June
Helping Retailers Get Cash
by W. C. Steffensmeyer.....June
Bad Debt Loss Survey—I
by Dr. Wilford L. White.....June
Bad Debt Loss Survey—II
by J. Harold Stehman.....July
Bad Debt Loss Survey—III
by Dr. Wilford L. White.....Aug.
Why Cash Discounts?
by Clarence Beecher.....Sept.
Surveys Distribution Costs
Twentieth Century Fund.....Nov.

COLLECTION ARTICLES—

Collecting Your Money
by H. E. Robb.....Jan.
Recovering Lazy Capital
by E. A. Pulford.....Apr.
Cleaning Up Old Accounts
by Fred E. Kunkel.....Aug.
Customer Reaction to Collections
by J. D. Ford.....Nov.

COLLECTION AND BUSINESS LETTERS—

This month's collectors
M. Clamage.....Jan.
Chooses Own "Best Letters"
by R. Wm. Peterson.....Mar.
How the Mind of the Debtor Works
Harvey Lee Marcoux.....June
Better Business Letters
Bert Powell.....Oct.

CONVENTION—

"The Good Old Days" in Grand Rapids
by J. F. McKenna.....Mar.
A Balanced Business City
by D. L. Runnells.....Apr.
Arranging Industry Group Programs..Apr.
Your Grand Rapids Hosts.....Apr.
Credit Congress Committees.....May
Chairmen of Group Sessions
by Charles F. Anderson.....May
Grand Rapids—A Community of Specialists
by James S. Hitchcock.....May
Credit Congress Program.....June
Industry Meetings at Credit Congress
by Chas. F. Anderson.....June
The Furniture Capital
by Lee M. Woodruff.....June
1939 Adds to N.A.C.M Traditions
by Dan I. Bosschart.....July
Musical Treat Opens Credit Congress Program.....July
Institute Teachers Hold Congress Sessions.....July
Credit Clinic at 1940 Congress.....July
Charles A. Wells New President.....July
44th Credit Congress is Traditional Success.....July

CREDIT PRACTICE AND METHODS—

Mechanical Risks in Credit
by John J. Scheuermann.....Jan.
Salesmen as Credit O.K.ers?
by Edward S. Horwitz.....Feb.
Credit Information from Banks
by O. P. Decker and Paul C. Raymond.....May
Let's See the Record
by P. J. Wedge.....May
Benefits of Statement Analysis
by A. T. Woodward.....May
Little Junior What Now?
by Harold J. Berthold.....July

Index of 1939 Articles

The Following Feature Articles Appeared in Credit and Financial Management

During the 12 Months Closing With the December 1939 Issue.

ACCOUNTING—

Operating Statements
by Rhae M. Swisher.....Jan.
Let's See the Record
by P. J. Wedge.....May
Limitations of Utilizing Accounting Information for Credit Purposes
by Albert Siegel.....July
Accounting as Credit Aid
by William Margulies.....Sept.
Extensions of Auditing Procedure Affecting Credit Analysis
by Albert Siegel.....Dec.

ASSOCIATION—

Statement of Policy.....August
Petroleum Refiners to Hold Annual Conference in Chicago Oct. 23-25..Sept.
Industry Group Committees.....Sept.
NACM as a Business Force
by Russell Deupree.....Dec.

BANKING—

Credit Information from Banks
by O. P. Decker and Paul C. Raymond .....May
How Banks Lend
by Gurden Edwards.....Aug.
Bank Credit and Business
by L. A. Partridge.....Aug.

BANKRUPTCY—

New Yorkers Warn of Bankruptcy Dangers .....Jan.
Bankruptcy General Orders.....Mar.
First Year of Chandler Act
by Paul H. King.....July
S. E. C. Activities in Bankruptcies
by Samuel O. Clark, Jr.....Aug.
Opposes Salary Plan for Referees.....Aug.
Bankruptcy Developments in 76th Congress, 1st Session
by C. F. Baldwin.....Oct.

BOOK REVIEW—

Consumer Credit and Its Uses
by Charles O. Hardy.....Mar.
Psychology for Business and Industry
by Herbert Moore.....Mar.
Cause and Control of the Business Cycle
by E. C. Harwood.....Mar.
Social Security Taxation and Records
by Calvin E. Favinger and Daniel A. Wilcox.....Mar.
Federal Income Tax Specimen Returns .....Mar.
Legislative History of Federal Income Tax Laws
by J. S. Seidman.....Mar.
Principles of Marketing
by Harold H. Maynard.....Apr.
Carter Glass—A Biography
by Rixey Smith and Norman Beasley..Apr.
Annotations on Small Loan Laws
by F. B. Hubachek.....Apr.
Practical Credit Analysis
by Eugene S. Benjamin.....June
Adjusting Your Business to the New Legislation
Tax Research Institute of America..July
Practical Bank Credit
by Roy A. Foulke & Herbert V. Prochnow .....Sept.
Government and Economic Life
by L. S. Lyon, M. W. Watkins and Victor Abramson .....Dec.

BUSINESS FINANCE AND MANAGEMENT—

Credit Outlook for 1939
by J. W. Lerner.....Feb.
Wholesale Druggists' Sales Down About 6% .....Mar.
Should Assignments Be Secret?
by C. F. Baldwin.....Mar.
Thirty-Two Millions at 5%
by Russell G. Smith.....Apr.
Review of Wholesaling in 1938
by J. Harold Stehman.....May
Future of Wholesaling
by George J. Hearn, Jr. .....June
Helping Retailers Get Cash
by W. C. Steffensmeyer.....June
Bad Debt Loss Survey—I
by Dr. Wilford L. White.....June
Bad Debt Loss Survey—II
by J. Harold Stehman.....July
Bad Debt Loss Survey—III
by Dr. Wilford L. White.....Aug.
Why Cash Discounts?
by Clarence Beecher.....Sept.
Surveys Distribution Costs
Twentieth Century Fund.....Nov.

COLLECTION ARTICLES—

Collecting Your Money
by H. E. Robb.....Jan.
Recovering Lazy Capital
by E. A. Pulford.....Apr.
Cleaning Up Old Accounts
by Fred E. Kunkel.....Aug.
Customer Reaction to Collections
by J. D. Ford.....Nov.

COLLECTION AND BUSINESS LETTERS—

This month's collectors
M. Clamage .....Jan.
Chooses Own "Best Letters"
by R. Wm. Peterson.....Mar.
How the Mind of the Debtor Works
Harvey Lee Marcoux.....June
Better Business Letters
Bert Powell.....Oct.

CONVENTION—

"The Good Old Days" in Grand Rapids
by J. F. McKenna.....Mar.
A Balanced Business City
by D. L. Runnells.....Apr.
Arranging Industry Group Programs..Apr.
Your Grand Rapids Hosts.....Apr.
Credit Congress Committees.....May
Chairmen of Group Sessions
by Charles F. Anderson.....May
Grand Rapids—A Community of Specialists
by James S. Hitchcock.....May
Credit Congress Program .....June
Industry Meetings at Credit Congress
by Chas. F. Anderson.....June
The Furniture Capital
by Lee M. Woodruff.....June
1939 Adds to N.A.C.M Traditions
by Dan I. Bosschart.....July
Musical Treat Opens Credit Congress Program .....July
Institute Teachers Hold Congress Sessions .....July
Credit Clinic at 1940 Congress.....July
Charles A. Wells New President.....July
44th Credit Congress is Traditional Success .....July

CREDIT PRACTICE AND METHODS—

Mechanical Risks in Credit
by John J. Scheuermann.....Jan.
Salesmen as Credit O.K.ers?
by Edward S. Horwitz.....Feb.
Credit Information from Banks
by O. P. Decker and Paul C. Raymond .....May
Let's See the Record
by P. J. Wedge.....May
Benefits of Statement Analysis
by A. T. Woodward.....May
Little Junior What Now?
by Harold J. Berthold.....July

Hidden Liabilities in Credits
by C. C. Kempel.....Aug.
What of Gas Credit Cards?
by H. E. Butcher.....Sept.
Retail Credit in 1938
by Malcolm M. Merriam.....Oct.
Pioneer Points to Credit Progress
by Norman H. Steward.....Oct.
Credit on the Santa Fe Trail
by Errett Van Cleave.....Oct.
Credit Man's Responsibilities
by H. T. Riddick.....Nov.
Is Ours a Profession or Trade?
by W. B. White.....Nov.
Selling the Credit Department
by Hugh Kerr.....Dec.
As Management Views Credits
by G. William Birrell.....Dec.

CREDIT INTERCHANGE—

"Busters" Beat You Twice
by H. E. Rhell.....Feb.
Credit Interchange Summary Shows Trend
by Gordon N. Lantz.....Feb.
Credit Information Sources
by C. L. Whitaker.....Mar.
Innovations in Credit Interchange
by R. S. Shannon.....Nov.

CREDIT OFFICE SYSTEMS—

Idea File That Saved a Job
by Fred E. Kunkel.....Feb.
"Our Terms Are 2%—10 Days"
by L. W. Stolte.....Feb.
Homemade Chart Records
by J. E. Bullard.....Feb.
Aging Accounts Receivable
by George Benner.....Mar.
A Treasurer Views Credits
by Henry C. Perry.....Mar.
Parable of Three Credit Men
by G. C. Klippel.....Apr.
Requisites of a Successful Credit Man
by I. A. McNabb.....Apr.
Credit Policy as a Sales Aid
by Edward S. Horwitz.....Apr.
Our Credit Policy Is??
by Charles L. Stamm.....Apr.
Streamlined Credit Policy
by J. M. Buckelew.....Apr.
Group Solves Oil Problems
by Floyd Glass.....June
Streamlined Credit Forms
by E. B. Odenkirk.....June
Increasing Account Turnovers
by P. R. Bergman.....Sept.
Peck lists 10 credit rules.....Oct.

ECONOMICS—

Trends in Trade Outlets
by H. N. Engle.....Jan.
Where Are the New Frontiers?
by I. L. Hillman.....Jan.
Credit Men Indicate Confidence.....Feb.
Contingent Liabilities
by Henry H. Heimann.....July.
An Eighty Billion Dollar Nation
by Dr. Paul F. Cadman.....Sept.

EDITORIALS—

Selling Accounts Receivable
by Henry H. Heimann.....Jan.
Natural Audits
by Henry H. Heimann.....Feb.
Taxing "Tax-exempts"
by Henry H. Heimann.....Mar.
Dignity of Office
by Henry H. Heimann.....Apr.
Why Bench Casey?
by Henry H. Heimann.....May
We Come of Age
by Henry H. Heimann.....June
Lest We Forget
by Henry H. Heimann.....July
1939 Tea Party?
by Henry H. Heimann.....August
Good Fortune
by Henry H. Heimann.....Sept.
Creditor Recoveries
by Henry H. Heimann.....Oct.
Social Insecurity!
by Henry H. Heimann.....Nov.
Let Us Have Peace
by Henry H. Heimann.....Dec.

EDUCATION—

Prestige of Institute Key
by William H. Pouch.....Jan.
134 in New N.I.C. Chapter
by J. M. Buckelew.....Feb.

FOREIGN TRADE AND CREDIT—

Semi-Annual Credit Survey in So. America
by Kenneth H. Campbell.....Aug.
Americans Improve Exports to Mexico
by H. O. Johnson.....Aug.
Where Will Latin Ameria Buy?
by Kenneth H. Campbell.....Oct.

FRAUD AND FRAUD PREVENTION—

The Law of Credit Frauds
by Herbert E. Armstrong.....Jan.
Protect the Profit Goal Line
by William G. Betsch.....Feb.
The Law on Credit Frauds
by Herbert E. Armstrong.....Feb.
Outwitting Employee Frauds Requires Careful Office Controls
by J. S. Siedman.....Nov.

GOVERNMENT—

Thinks States Should Have Fair Trade Commissions.....Apr.
Wage and Hour Laws in U. S. A.
by Andrew K. Black III.....Sept.

INSTALLMENT SALES—

Reader Replies to Article on "Folly of Installment Buying"
by Louis Hiller.....Feb.
Points to Cost of Installment Sales as Possible Loss.....Mar.
Why Not "Floor Plan" Financing?
by H. B. Holmes.....Apr.
Hire-Purchase Contracts to be Under British Law.....Apr.
Are Installment Practices Right?
by Dr. Albert Haring.....May
Free Ride for Time Sales?
by Otto C. Lorenz.....Aug.
Statistical Pattern of Installment Debt.Nov.
Dangers in Consumer Credit
Russell Sage Foundation.....Dec.

INSURANCE AND FIRE PREVENTION—

Frequent Check-up Is Urged on Valuations of Buildings.....Jan.
Insurance Policies Used as Collateral..Feb.
Insurance Statement Adopted.....Mar.
A.B.A. Survey Shows Banks Lack Fidelity Insurance Coverage.....Mar.
Fire Protection in Plant and Store as Aid to Credit
by Frank Arnold.....Apr.
Believes Insurance Should be Checked by C.P.A. Audits.....Apr.
Offers New Source of Credit Information
by Laurence Falls.....July
Insurance Changes Offer Benefits
by Clarence T. Hubbard.....Sept.
No Authentic Figures on Forgery Losses.....Sept.
Preventing Fires Before They Start
by J. R. Elridge.....Oct.
What Does a Fire Cost?
by Oscar Iber.....Oct.
After-a-Fire Value of Records
by Westley M. Ingersoll.....Oct.
Ten Year Record on Fire Losses in N. Y. C.....Oct.
New York Insurance Dept. Chief Calls Foreign Policies Safe.....Nov.
A Credit Executive Speaks to Insurance Men
by G. C. Klippel.....Dec.

LEGAL ASPECTS OF CREDIT—

The Law on Credit Frauds
by Herbert E. Armstrong.....Feb.
Sign on the Dotted Line!
by E. B. Gausby.....May
Legal End of the Dotted Line
by Wm. C. Porth.....May
Pitfalls in Guaranteed Accounts
by Leslie Childs.....Oct.
Dangers Lurking in "Spot Stocks"
Corporation Trust Company.....Dec.
Stamp Taxes on Legal Documents
by Wm. C. Porth.....Dec.

LEGISLATION—

Interpreting Fair Labor Law.....Jan.
Review of Fair Trade Acts
by Albert Haring.....Mar.
Urge Care in Selection of Truckmen..Apr.
A Factor's Views on Assignments
by William Hurd Hillyer.....June

MISCELLANEOUS—

Traffic Fatality Rate is Lowest in History Safety Council Reports...Feb.
Food Co-Ops Found Cost as Much to Run as Private Concerns.....June
Is Forty a Dead-Line in Credit Work?
by Charles A. Colton.....Sept.

SOCIAL SECURITY—

1939 Social Security Act Amendments
by Arthur J. Altmeyer.....Oct.

TAXATION—

Property Taxes Declining.....Feb.
Payroll Taxes Hit Wage-Earners Most.....Apr.
Do Something About Taxes!
by John L. Redmond.....May
Michigan Industry Finds Intangible Tax Law a Problem.....Nov.
NACM Tax Survey Shows Big Credit Problems.....Nov.

How many of these articles have you read? Be honest now—what is your score for the year?